

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i>	Application Number		09734694
	Filing Date		2000-12-13
	First Named Inventor		Ganesan
	Art Unit		3624
	Examiner Name		E. Colbert
	Attorney Docket Number		23952-0138

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code [†]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Patent citation information please click the Add button.

[Add](#)

U.S.PATENT APPLICATION PUBLICATIONS						Remove
Examiner Initial*	Cite No	Publication Number	Kind Code [†]	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	20020007320		2002-01-17	Hogan, et al.	
	2	20020013768		2002-01-31	Ganesan	
	3	20020029249		2002-03-07	Campbell, et al.	
	4	20020019808		2002-02-14	Sharma	
	5	20020023055		2002-02-21	Antognini et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09734694
Filing Date	2000-12-13
First Named Inventor	Ganesan
Art Unit	3624
Examiner Name	E. Colbert
Attorney Docket Number	23952-0138

6	20020023059	2002-02-21	Bari, et al.
7	20020029248	2002-03-07	Cook, et al.
8	20020046168	2002-04-18	Kitchen
9	20020059139	2002-05-16	Evans
10	20020065772	2002-05-30	Saliba, et al.
11	20020069163	2002-06-06	Gilbert
12	20020069168	2002-06-06	Lee, et al.
13	20020095387	2002-07-18	Sosa, et al.
14	20020120628	2002-08-29	Hitchcock, et al.
15	20020165936	2002-11-07	Alston, et al.
16	20030004834	2003-01-02	Yamazaki

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09734694
Filing Date	2000-12-13
First Named Inventor	Ganesan
Art Unit	3624
Examiner Name	E. Colbert
Attorney Docket Number	23952-0138

17	20030004867	2003-01-02	Kight, et al.	
18	20030139996	2003-07-24	D'Antoni, et al.	
19	20030145018	2003-07-31	Hitchcock, et al.	
20	20030167277	2003-09-04	Hejlsberg, et al.	
21	20040064409	2004-04-01	Kight, et al.	
22	20040078329	2004-04-22	Kight, et al.	
23	20040083167	2004-04-29	Kight, et al.	
24	20040083171	2004-04-29	Kight, et al.	
25	20040139005	2004-07-15	Ganesan	
26	20040167853	2004-08-26	Sharma	
27	20040199574	2004-10-07	Franco, et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09734694
Filing Date	2000-12-13
First Named Inventor	Ganesan
Art Unit	3624
Examiner Name	E. Colbert
Attorney Docket Number	23952-0138

28	20040236584		2004-11-25	Kuebert, et al.		
29	20050010523		2005-01-13	Myklebust, et al.		
30	20050033690		2005-02-10	Antognini et al.		
31	20050209965		2005-09-22	Ganesan		

If you wish to add additional U.S. Published Application citation information please click the Add button.

[Add](#)

FOREIGN PATENT DOCUMENTS

[Remove](#)

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² i	Kind Code ⁴ j	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
1	1043668		EP		2000-11-02	CheckFree Corp. (US)		<input type="checkbox"/>
2	1049056		EP		2000-11-02	CheckFree Corp. (US)		<input type="checkbox"/>
3	1136923		EP		2001-09-26	CheckFree Corp. (US)		<input type="checkbox"/>
4	1361533		EP		2003-11-12	Metavante Corp. (US)		<input type="checkbox"/>
5	9905628		WO		1999-02-04	Jonhig Limited		<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09734694
Filing Date	2000-12-13
First Named Inventor	Ganesan
Art Unit	3624
Examiner Name	E. Colbert
Attorney Docket Number	23952-0138

6	9910823	WO		1999-03-04	Citibank, N.A.		<input type="checkbox"/>
7	0048103	WO		2000-08-17	Chase Manhattan Bank		<input type="checkbox"/>
8	0152142	WO		2001-07-19	Derivion Corp. (US)		<input type="checkbox"/>
9	0171973	WO		2001-09-27	Kim		<input type="checkbox"/>
10	0186558	WO		2001-11-15	Kim		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T5
	1	Disclosure Under 37 C F R. 1.56.	<input type="checkbox"/>
	2	Business Task Force of NACHA's Council for Electronic Billing and Payment. "An Overview of Electronic Bill Presentment and Payment Operating Models." April 9, 1999, pp. 1-12	<input type="checkbox"/>
	3	"CheckFree and Equifax Launch Electronic Billing and Payment -- More Than 50 Financial Institutions Rollout Service" PR Newswire, August 25, 1999, p. 1.	<input type="checkbox"/>
	4	COULTER, CUAN. "E-Business: Account Aggregation." December 31, 2001, pp. 1-6	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09734694
Filing Date	2000-12-13
First Named Inventor	Ganesan
Art Unit	3624
Examiner Name	E. Colbert
Attorney Docket Number	23952-0138

5	Council for Electronic Billing and Payment of the National Automated Clearing House Association (NACHA). "Electronic Bill Payment/Presentment Business Practices." December 7, 1999, vol. 2.0.	<input type="checkbox"/>
6	"European Search Report," European Patent App. No. 04006976, European Patent Office, March 2, 2005.	<input type="checkbox"/>
7	"European Search Report," European Patent App. No. 04009973, European Patent Office, September 8, 2004.	<input type="checkbox"/>
8	"European Search Report," European Patent App. No. 04009974, European Patent Office, October 22, 2004.	<input type="checkbox"/>
9	"European Search Report," European Patent App. No. 04009975, European Patent Office, October 28, 2004.	<input type="checkbox"/>
10	"European Search Report," European Patent App. No. 04009976, European Patent Office, November 24, 2004.	<input type="checkbox"/>
11	"European Search Report," European Patent App. No. 04010334, European Patent Office, February 2, 2005.	<input type="checkbox"/>
12	"European Search Report," European Patent App. No. 04010336, European Patent Office, February 28, 2005.	<input type="checkbox"/>
13	"Eview Security Overview" AmeriComm website, 2005, pp. 1-2, AmeriComm, Chesapeake, VA < http://americomm.net/EBPP_ESP.asp?topic=security >	<input type="checkbox"/>
14	FAY, D. "An Architecture for Distributed Applications on the Internet: Overview of Microsoft's .NET Platform." Proceedings of the International Parallel and Distributed Processing Symposium, April 22, 2003, pp. 90-96.	<input type="checkbox"/>
15	"Frequently Asked Questions" Zip Merchant -- The Commerce Tools website, 2002, pp. 1-5, CheckFree Corporation, Norcross, GA. < http://www.zipmerchant.com/products/TransactSecure/FAQ/cfm >	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09734694
Filing Date	2000-12-13
First Named Inventor	Ganesan
Art Unit	3624
Examiner Name	E. Colbert
Attorney Docket Number	23952-0138

16	GRALLA, PRESTON. "How the Internet Works." Que, September 7, 2001, 6th ed., pp. 148-151.	<input type="checkbox"/>
17	"Harms Bill Payment & Presentment Enrollment Help." CheckFree website, 2002, pp. 1-5, CheckFree Corporation, Norcross, GA. < http://www.thevalidnetwork.com >	<input type="checkbox"/>
18	"Interactive Financial Exchange." Business Method Specification, IFX Forum, Inc., June 2, 2002, pp. 8-1 - 8-21.	<input type="checkbox"/>
19	"Open Financial Exchange Bill Presentment." Open Financial Exchange Specification Collaborative work of CheckFree Corp., Microsoft Corp. and Intuit, Inc., June 12, 1997, pp. 312-336.	<input type="checkbox"/>
20	OSBERG, SHARON. "Wells Fargo, Standards-based Electronic Bill Presentment and Payment (EBPP)." Sun Microsystems, November 1999.	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09734694
Filing Date	2000-12-13
First Named Inventor	Ganesan
Art Unit	3624
Examiner Name	E. Colbert
Attorney Docket Number	23952-0138

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

- See attached certification statement.
 Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
 None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Rhett S. White/	Date (YYYY-MM-DD)	2007-10-08
Name/Print	Rhett S. White	Registration Number	59,158

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these record s.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.